Box 22

This Instrument Prepared By:
TATUM & JONES, PLLC
ATTORNEYS AT LAW
SUITE C-205, NASHVILLE HOUSE
ONE VANTAGE WAY
NASHVILLE, TN 37228
MAP/PARCEL 130-12-016.00
4420 Alcott Drive
Nashville, TN 37215

NO MORTGAGE
New Owner – Send Tax Bills:

AmSouth Bank.
250 Riverchase Pkwy., BH3143
Hoover, AL 35244

Davidson County DEEDTRS
Recvd: 03/15/05 09:07 2 pgs
Fees:13.00 Taxes:1065.60
20050315-0028225

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on January 18, 2001, FMLS, INC. was named Trustee in a Deed of Trust of even date executed by NORMAN H. KALE AND JUDITH A. KALE, HUSBAND AND WIFE, conveying to him as Trustee the real estate hereinafter described, said Deed of Trust being executed to secure the payment of $250,000.00, principal and interest at 8.75% per annum on the unpaid balance, said Deed of Trust being of record in Instrument No. 20010215-0014709, in the Register's Office for Davidson County, Tennessee; and

WHEREAS, I. DYKE TATUM was appointed Substitute Trustee under said Deed of Trust by instrument of record in INSTRUMENT NO. 20050121-0008035, in the Register's Office for DAVIDSON County, Tennessee; I. DYKE TATUM, Substitute Trustee, at the request of the holder of said indebtedness, and under and by virtue of the powers vested in me as such Substitute Trustee in said Deed of Trust advertised the said real estate as required by law, and by the terms of said Deed of Trust by giving twenty-one (21) days notice by three (3) successive publications, namely: February 17, 2005 / February 24, 2005 / March 3, 2005, in THE NASHVILLE RECORD, a newspaper published in DAVIDSON County, Tennessee, said sale to be for cash and in bar of the equities of redemption, dower and homestead, as provided in said Deed of Trust.

PURSUANT to said advertisement on March 11, 2005, at 11:00 A.M., OUTSIDE THE DOOR OF THE DAVIDSON COUNTY REGISTER OF DEEDS WHICH IS INSIDE THE GAYLORD ENTERTAINMENT CENTER AT 501 BROADWAY, SUITE 501 (THE NORTHWEST ENTRANCE NEAR SIXTH AVENUE SOUTH) IN NASHVILLE, DAVIDSON COUNTY, TENNESSEE, I, I. DYKE TATUM, as said Substitute Trustee, offered for sale at public outcry to the highest and best bidder, the real estate hereinafter described for cash and in bar of the herein above mentioned equities as provided in said Deed of Trust, at which time AMSOUTH BANK, 250 RIVERCHASE PARKWAY, BH3143, HOOVER, AL 35244, submitted the highest and best bid in the amount of $288,000.00.

NOW, THEREFORE, in consideration of the premises, I, I. DYKE TATUM, Substitute Trustee, do hereby sell, transfer and convey to AMSOUTH BANK, its successors and assigns, in fee simple, and in bar of all equities above mentioned, the following described real property, subject to the first mortgage of Fleet Mortgage Corp., n/k/a Washington Mutual , and the second mortgage of AmSouth Bank, to-wit:

PROPERTY LOCATED IN THE COUNTY OF DAVIDSON, TENNESSEE:

Being Lot No. 15 on the Plan of Hycrest Acres No. III, as of record in Book 2331, page 75, Register's Office for Davidson County, Tennessee, described as follows:

Said Lot No. 15 fronts 158 feet on the Easterly side of Alcott Drive and extends back 283.4 feet on the northerly line and 257.8 feet on the southerly line to a dead line measuring 160 feet thereon.

Being the same property conveyed to Norman H. Kale and wife, Judith A. Kale, by deed from Mary Hicks Proctor dated September 1, 1973 and recorded September 4, 1973, in Book 4743, page 222, Register's Office for Davidson County, Tennessee.

I, I. DYKE TATUM, Substitute Trustee, convey to AMSOUTH BANK all the rights conveyed to me as said Substitute Trustee in said Deed of Trust, including such covenants and warranties as I, as such Substitute Trustee, may lawfully make, all my actions in the premises being solely as Substitute Trustee and not otherwise under the power vested in me under said Deed of Trust herein above referred to and not as an individual.

WITNESS my hand and official seal at DAVIDSON, Tennessee, on March 11, 2005.

I.DYKE TATUM, Substitute Trustee

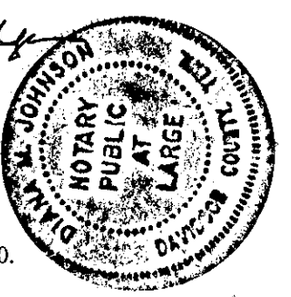
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named I. DYKE TATUM, Substitute Trustee, with whom I am personally acquainted, or provided to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at NASHVILLE, Tennessee, on March 11, 2005.

Notary Public

My Commission Expires: 1/27/07



STATE OF TENNESSEE
COUNTY OF DAVIDSON

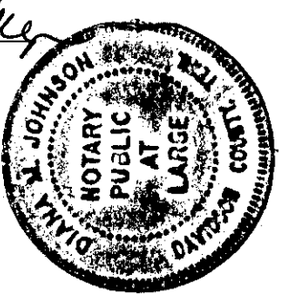
The actual consideration or value, whichever is greater for this transfer is $288,000.00.

Affiant

Sworn to and subscribed before me, this day of March 11, 2005.

Notary Public

My Commission Expires: 1/27/07



RETURN TO:
TATUM & JONES, PLLC
ONE VANTAGE WAY, SUITE C-205
NASHVILLE, TN 37228.